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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Michael L. GRANDCOLAS, et al.

Group Art Unit: 2165

Serial No.: 09/671,424

Examiner: Not Assigned

Filed: September 27, 2000

For: SYSTEM AND METHOD FOR DELIVERING FINANCIAL SERVICES

TRANSMITTAL OF MISSING PARTS OF NONPROVISIONAL APPLICATION

Assistant Commissioner for Patents

Box: MISSING PARTS

Washington, D.C. 20231

Sir:

Responsive to the Notice to File Missing Parts of NonProvisional Application -- Filing Date Granted mailed November 30, 2000, the following items are submitted herewith to complete the formal filing requirements for the above-identified application:

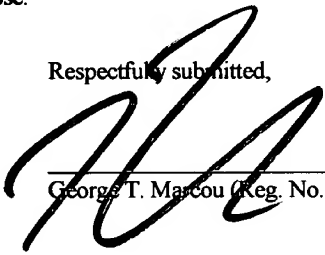
- (1) Declaration/Power of Attorney for this patent application executed by the inventors;
 - (2) Petition for Two-Month Extension to File;
 - (3) Checks for the following:
 - \$130.00 for surcharge fee pursuant to 37 CFR § 1.16(e);
 - \$390.00 for two-month extension fee pursuant to 37 CFR § 1.17(a)(2);
- and

- (4) A copy of the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted mailed on November 30, 2000.

If any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458. A copy of this correspondence is provided for this purpose.

Respectfully submitted,

Date: 3/05/01
KILPATRICK STOCKTON LLP
700 13th Street, N.W., Suite 800
Washington, D.C. 20005
(202) 508-5846


George T. Marcou (Reg. No. 33,014)



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/671,424	09/27/2000	Michael L. Grandcolas	CITI0209/196411

George T. Marcou, Esq.
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Washington, DC 20005



FORMALITIES LETTER



OC000000005586233

Date Mailed: 11/30/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

03/08/2001 JADD01 00000000 09671424

02 FC:116

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03/08/2001 JADD01 00000000 09671424 130.00 DP
01 FC:105